

BTXN 176 (rev. 12/10)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

In Re:
Jaime Villeda Espinoza

Debtor(s)

§
§ Case No.: 13-70234-hdh13
§ Chapter No.: 13
§

**NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF
COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 13 (11 USC § 1328) . Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 no later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

DATED: 9/13/13

FOR THE COURT:
Tawana C. Marshall, Clerk of Court

**NOTE: Official Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Rule 1007(b)(7).*

United States Bankruptcy Court
Northern District of Texas

In re:
Jaime Villeda Espinoza
Debtor

Case No. 13-70234-hdh
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-7

User: admin
Form ID: BTXN176

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2013.

db +Jaime Villeda Espinoza, 2009 Keeler, Wichita Falls, TX 76301-5526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2013 at the address(es) listed below:

Monte J. White on behalf of Debtor Jaime Villeda Espinoza legal@montejwhite.com,
pamela@montejwhite.com;michelle@montejwhite.com;cyndym@montejwhite.com;mjwhiteoffice@gmail.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 Ocheskey cmecf@ch13-12westtex.org, ecfcx@ost-wtx.org,ost.cmecf@gmail.com
TOTAL: 3